



Cooperstown Professional Building, PO Box 685, Valencia, PA 16059  
Tel 412 898-3400 Fax 412 898-0250

**Ronald P. Herrmann**  
Branch Manager

Registered Representative  
Member, N.A.L.U.  
Leaders Conference  
National Quality Award



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June 1, 1993

Gary Antonino  
Agency Vice President  
R82 Pittsburgh PA

Re Misrepresentation/Replacement Report

Dear Gary

The information on our complaint cases from the above report is as follows:

[REDACTED] - 92 [REDACTED] A - [REDACTED] said he didn't know that insurance was involved in the 50/50 program. This was after he was advised by a rep from another company. I reviewed the details of the sale and made it clear to the rep, Jere Friedt, that there were to be no more complaints based on this type of misunderstanding. There have been no other problems.

[REDACTED] - 91 [REDACTED] UL - This case involved misrepresentation by Michael Nelson who had already left the company. He was transferred here from another office and was trained by Jim Smilek. The cases he sold have presented problems for the past two years. He often rolled inforce policies to fund UL's and never explained this to clients.

[REDACTED] - 91 [REDACTED] UL - Rep was Stephanie Bucklew, wife of the above rep, Mike Nelson. Situation was the same.

[REDACTED] - 92 [REDACTED] UL - This case was sold by Ron Sabilla from the Enterprise Branch and we received on-half on the commission. Our rep, Tony Slomers, never met with the client and he has since resigned.

If you need any additional information, please let me know.

Sincerely

Ronald P. Herrmann  
Branch Manager

RPH:JEL

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